

ELECTRONIC CHECK PRESENTMENT SYSTEM AND METHOD
HAVING AN ITEM SEQUENCE CAPABILITY

ABSTRACT OF THE INVENTION

10 A system and method for performing Electronic Check
Presentment (ECP) processing. The system and method employ digital
imaging techniques to digitally image the physical checks as they arrive
subsequent to posting of the ECP items. The images are electronically linked
to the data records that represent the checks. During the proofing process, in
15 which the data records for the ECP items are validated against the data records
for the physical items, the records are updated such that the posting date and
ISN number for the data records for the physical items reflect the posting date
and ISN number of the ECP items. As the digital image of the check is
electronically linked to the data records, the image is thus carries the posting
20 date and ISN of the ECP item.